

COMBINED DECLARATION AND POWER OF ATTORNEY  
IN ORIGINAL APPLICATION

ATTORNEY DOCKET NO.  
(CMS-101A)

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought for the invention entitled:

Bankruptcy Creditor Manager Internet System

the specification, of which is attached hereto, that I have reviewed and understand the contents of the attached specification, including the claims, that I do not know and do not believe the same was ever known or used in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, that invention has not been patented or made the subject of an inventor's certificate issued before the date of this application filed by me or my legal representatives or assigns more than twelve months prior to this application that I acknowledge my duty to disclose information of which I am aware which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations 1.56(a) and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by me or my legal representatives or assigns, except as follows:

FOREIGN APPLICATIONS FILED WITHIN 12 MONTHS PRIOR TO THE FILING OF THIS APPLICATION:

NONE

FOREIGN APPLICATIONS FILED MORE THAN 12 MONTHS PRIOR TO THE FILING OF THIS APPLICATION:

NONE

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith:

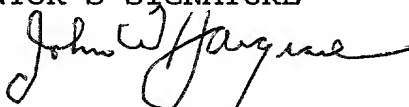
Kenneth P. Glynn, Esq., Reg. No. 26,893  
Deirdra M. Ragno, Esq., Reg. No. 46,036

Address all Telephone calls to: Kenneth P. Glynn, Esq. at  
Telephone No.: (908) 788-0077; Fax No.: (908) 788-3999.

Address all correspondence to KENNETH P. GLYNN, ESO.,

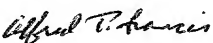
Glynn & Associates, P.C., 24 Mine Street, Flemington, N.J. 08822

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 or Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF SOLE OR FIRST INVENTOR John W. Hargrave	INVENTOR'S SIGNATURE 	DATE Dec 20, 2001
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RESIDENCE 131 Wayne Avenue Borough of Haddonfield County of Camden State of New Jersey	CITIZENSHIP United States of America
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POST OFFICE ADDRESS 131 Wayne Avenue Haddonfield, NJ 08033
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FULL NAME OF SECOND INVENTOR, IF ANY Alfred T. Francis	INVENTOR'S SIGNATURE 	DATE Dec 20, 2001
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RESIDENCE 50 Lenape Trail Boro of Medford Lakes County of Burlington State of New Jersey	CITIZENSHIP United States of America
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POST OFFICE ADDRESS 50 Lenape Trail Medford Lakes, New Jersey 08055
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FULL NAME OF THIRD INVENTOR, IF ANY	INVENTOR'S SIGNATURE	DATE
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RESIDENCE	CITIZENSHIP
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POST OFFICE ADDRESS
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FULL NAME OF FOURTH INVENTOR, IF ANY	INVENTOR'S SIGNATURE	DATE
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RESIDENCE	CITIZENSHIP
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POST OFFICE ADDRESS
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Appendix E

Applicant or  
 Patentee: Hargrave et al. Attorney's  
 Serial No. or Patent No.: \_\_\_\_\_ Docket No.: CMS-101A  
 Filed or Issued: \_\_\_\_\_  
 For: Bankruptcy Creditor Manager Internet System

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY  
 STATUS (37 CFR 1.9 (f) and 1.27 (b)) - INDEPENDENT INVENTOR**

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9 (c) for purpose of paying reduced fees under section 41 (a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled Bankruptcy Creditor Manager Internet System described in


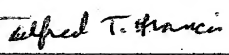
- (x) the specification filed herewith  
 ( ) application serial no. \_\_\_\_\_, filed \_\_\_\_\_  
 ( ) patent no. \_\_\_\_\_, issued \_\_\_\_\_.

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9 (c) if that person had made the invention, or to any concern under 37 CFR 1.9 (d) or a non-profit organization under 37 CFR 1.9 (e).

I have not assigned, granted, conveyed or licensed nor am I under any obligation under contract or law to assign, grant, convey or license any rights in this invention to any person, concern or organization which would not qualify as a small business concern under 37 CFR 1.9 (d) or a non-profit organization under 37 CFR 1.9 (e).

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate (37 CFR 1.28 (b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Name of Inventor John W. Hargrave	Name of Inventor Alfred T. Francis	Name of Inventor
Signature of Inventor 	Signature of Inventor 	Signature of Inventor
Date December 20, 2001	Date December 20, 2001	Date